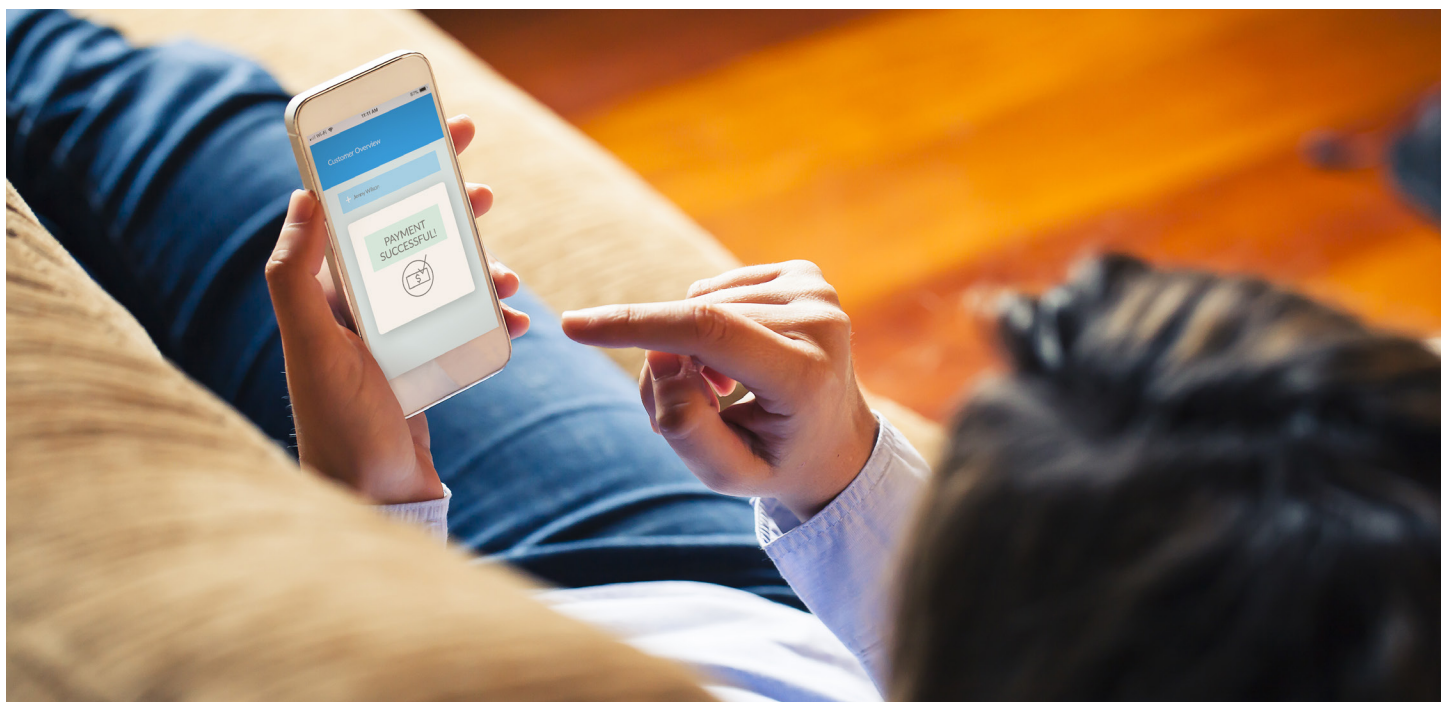




Orbipay Unified Money Movement Services



The expectations for increasingly modern digital payment and money movement capabilities and experiences are accelerating. Simply put, many of today's banks and credit unions are not keeping up with these expectations. This gap is allowing digital wallet providers, challenger banks, and fintechs to successfully enter the market. Their business models enable them to quickly deliver the innovation consumers expect across all their digital interactions. Intuitive, seamless, and modern user experiences are now table stakes.

Orbipay Unified Money Movement Services

Orbipay Unified Money Movement Services is a cloud-based platform that enables banks and credit unions to quickly and seamlessly deliver modern, intuitive digital payments and money movement experiences including:

Loan Payments

Accept payments from your customers and engage with modern, responsive, and intuitive UIs that can be easily branded for your institution. Orbipay Loan Payments give your consumer and business customers easy access to the payment channels (mobile, web, IVR, agent, walk-in, Facebook Messenger, and intelligent personal assistants), payment methods (ACH and card payments), and payment options (one-time, recurring, and autopay) they demand.

Bill Pay

Enable customers to manage and pay their bills in one place within their existing digital banking channels. With Orbipay Bill Pay, they can quickly pay bills, on their schedule, without writing checks or visiting multiple biller websites. Payments can be made one-time or recurring, and scheduled next day, or at a date in the future.

A2A (Account-to-Account) Transfers

Enable consumers and businesses to move money effortlessly and securely between their bank accounts, regardless of what financial institution holds them. Transfer types and capabilities include one-time or recurring, and same day, next day, or at a date in the future.

P2P (Person-to-Person) Transfers

Today's consumers expect seamless electronic payment experiences with friends, family, or any person with a connected account at a bank or credit union. Identified by their email address, or mobile phone number, Orbipay P2P payments can be one-time or recurring, and same day, next day, or at a date in the future.

Digital Disbursements

Orbipay Digital Disbursements enables you to quickly and seamlessly send digital payouts to your customers. Using a mobile phone number or email address, businesses can disburse funds on the same day, next day, or on a future date.

New Account Funding

Secure account funding ensures account opening deposits can be made with a variety of convenient funding options, and are delivered quickly to reduce friction and decrease new account application abandonment.

Money Movement Center

Provide your customer service staff the ability to access profiles, view transaction history, schedule and manage payments and transfers on behalf of customers, view reports, and perform other day-to-day customer service tasks through role-based user access.

Reporting

Give your staff unparalleled visibility into your customers' money movement activity and behavior. Access reports including transactions processed, transactions returned, and fee/settlement—all downloadable in multiple file formats. Centralized data warehousing features allow for a consolidated view of customer and transaction information across channels, money movement services and lines of business, giving you operational and analytical insight that empowers faster business decisions.

Benefits

Deliver Modern Money Movement Experiences

Deliver intuitive, frictionless, unified money movements experiences across digital banking channels.

Fast Time to Market

Quickly deliver a full spectrum of money movement services without significant upfront capital investments.

Make Data-Driven Business Decisions

Drive analytical insights and business intelligence from enterprise-wide money movement data.

Future-Proof Your Money Movement Infrastructure

Drive payments modernization and data-driven innovation powered by ISO 20022-based messaging standards.

Agile Technology Platform

Built from the ground up, and optimized for cloud scale and performance. Open APIs and microservices based architecture provides limitless possibilities to create differentiated money movement products and experiences.

Cloud-Forward Business Model

SaaS-based operating model that scales with you, eliminating the need for large upfront investments.

Powered by the Orbipay Platform

Orbipay Unified Money Movement Services are built on the cloud-native Orbipay Platform, and deliver innovative, modern money movement solutions and experiences. Standardized microservices, APIs, and SDKs within a common infrastructure make it possible to combine all fintech products on the Orbipay Platform.

The Orbipay Platform's flexible technology framework makes it easy to integrate with commonly used financial systems, digital banking, fraud and risk management, core banking systems, etc.. The platform is built on leading cloud services (Amazon Web Services) which provides the highest standards of availability, resiliency, and security.

The result is rapid and cost-effective delivery of new money movement capabilities, and a future-proof foundation for innovation.

To speak with an Alacriti payments modernization expert, please contact us at (908) 791-2916 or info@alacriti.com